**[30 Expenses Every 30-Something Can Relate To](http://blog.smartdollar.com/blog/2015/4/23/30-expenses-every-30-something-can-relate-to)**

The days of groveling for internships and decoding the dating scene are over. Thank goodness!

Now that you’re 30-something, life is normalizing. And it’s time to enjoy a career you’ve worked hard for and a family you adore. But it’s also time to step it up financially.

Here are 30 common expenses to plan for in your 30s.

**1. Debt Repayment**

Don’t let debt follow you into your 40s.

**2. Mortgage**

Before buying a house, get out of debt and save up a decent down payment (we recommend at least 10%, but preferably 20%). Oh, and beef up that emergency fund to cover those big emergencies!

**3. Property Taxes**

Now that you’re a homeowner, you get to pay for a little piece of the earth. Fun.

**4. Children**

If you’re having babies in your 30s, you’ll be shelling out for car seats, diapers, onesies and doctor visits.

**5. Medical Insurance**

Adding to your household translates into higher insurance premiums. Don’t let this one slide. Keep your family covered at all times.

**6. Term Life Insurance**

Now that you have a family to support, you need term life insurance. End of story.

**7. Gym Memberships**

Your body isn’t what it once was. Unless you plan on pounding the pavement, budget for a health club.

**8. Retirement Savings**

Capitalize on compound interest! Invest now so you won’t be living off Social Insecurity later.

**9. College Funds**

Save for your little ones’ college educations *after* you’re out of debt and dropping 15% of your household income into a retirement fund.

**10. Glasses/Contacts**

It’ll be nice to read a book again without squinting.

**11. Furniture**

Good-bye mismatched hand-me-downs. Hello classy bedroom suite.

**12. Car Replacement**

Your college car running on fumes? Make sure your new-to-you replacement is well within your means.

**13. Moving Expenses**

If you relocate for a job, buy that first house, or move to be near family, expect to part with a nice chunk of change.

**14. More Food**

You’ve got more mouths to feed. Budget more money to feed them.

**15. Kids’ Commissions**

As your kids start doing chores for money, remember: That money comes from you.

**16. Better Clothes**

Ready to get rid of those cheap, fall-apart pieces? Prepare yourself. Nicer clothes cost more cash.

**17. Family Portraits**

Kodak moments may be free, but professional photo sessions are not.

**18. Kids’ Extracurriculars**

Ballet. Soccer. Music lessons. All that talent costs money. And time.

**19. Annual Vacations**

From additional plane tickets to extra hotel rooms, a week at Disney ain’t cheap.

**20. Lawn Care/Housekeeper**

You can finally afford to pay someone else to do some of those dreaded household tasks. Yippee!

**21. Professional Organizations**

Pay your dues. That’s all.

**22. Date Nights**

While delivery pizza will always have a place in your heart, your palette’s probably a little more adventurous by now. Budget accordingly.

**23. Babysitters**

Don’t forget the hidden cost of date night: paying someone to watch your little ones sleep. Ah, the price of freedom.

**24. Home Repairs**

Owning a home is great, but don’t get caught off guard by all the home repairs that pop up. That’s just part of owning a home.

**25. Continuing Education**

If you’re ready to advance your career, college may be calling. Cash-flow it or don’t go.

**26. Electronics Upgrades**

New computers, tablets, TVs and cell phones are probably in your future.

**27. Celebrations**

As your friends and family members expand their broods, you can count on a lot more wedding showers, baby showers and birthday parties. Gifts are appreciated.

**28. Pet Care**

Save for routine pet care and surgeries as your pup ages.

**29. Memberships**

Don’t forget about your annual memberships to Costco, Sam’s Club or AAA.

**30. Extra Giving**

If you have some extra cash to give away, think about donating to a local charity or cause you’re passionate about.

Your 30s are a prime time to get your money in working order. Don’t miss out by living in the past or waiting for the future.